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PAGES 4 & 5

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Pope's decision 'very courageous'

Stepping down.
Regina archbishop hails Benedict XVI as the stage is set for a conclave to elect a new pope before the end of March

JANE CAULFIELD
Metro in Saskatoon

Most Rev. Daniel Bohan, Archbishop of the Archdiocese of Regina, is calling the decision by Pope Benedict XVI to resign "courageous."

"It's a completely new situation that's remarkable in many ways and I think very courageous on his part," said Bohan.

The decision, which came from the 85-year-old Pope early Monday morning, shocked the world despite the fact he has indicated in the past that he would step down if he became too old or infirm to do his job.

Pope Benedict said it was important decision for the "life of the church" — a decision Bohan said he can understand and respect.

"A modern world with modern medicine enables people to live a lot longer than they have in the past in a productive and positive way — but not necessarily able to carry out the burden of a position such as the Pope has, both physical and mental," said Bohan.

Bohan said the Pope's resignation — the first in nearly 600 years — will "free his successors in many ways," allowing future leaders to step down if they too feel they are unable to do the job.

When it comes to Saskatchewan, Bohan said the Pope's resignation has no direct effect on the province.

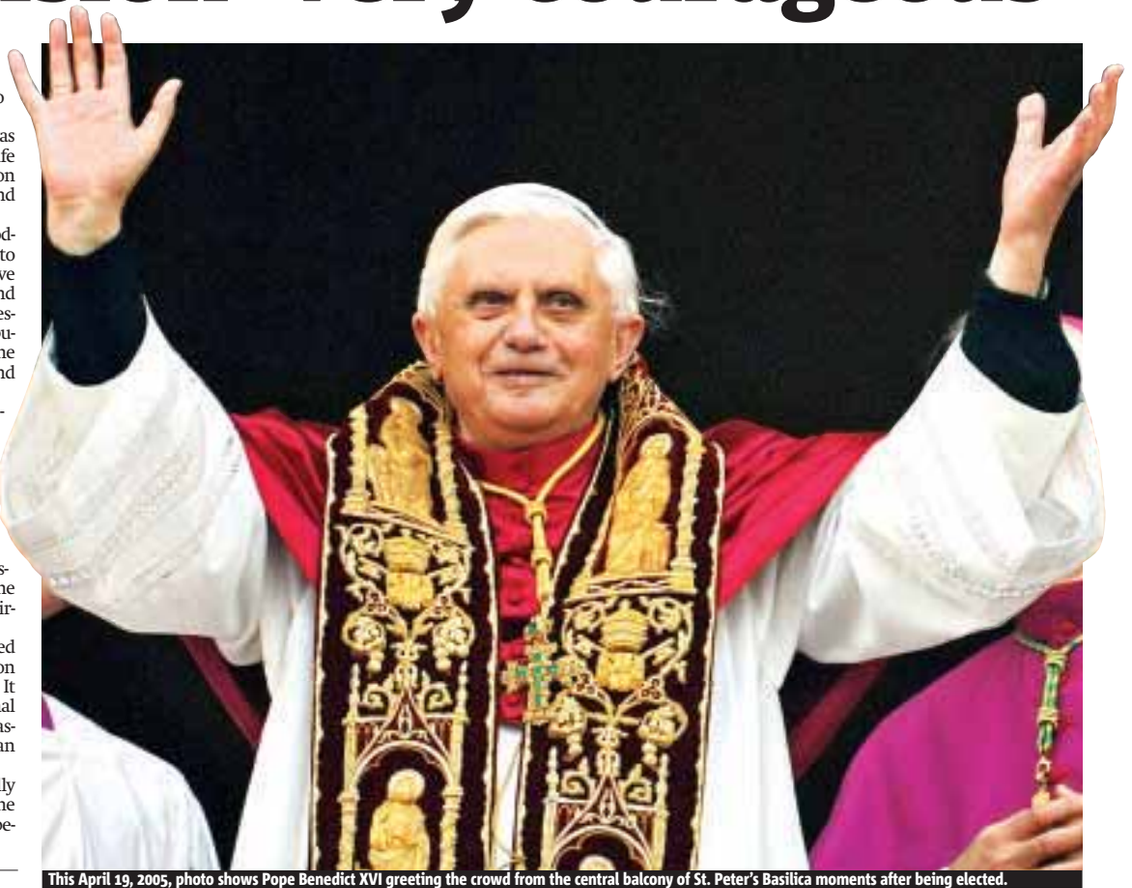
"The one who is elected pope will have his influence on the church in his own way. It sets a tone for the international church — it will affect Saskatchewan in that way," Bohan added.

Pope Benedict will officially step down Feb. 28, allowing the Vatican to elect a new pope before Easter.

Quoted

"A modern world with modern medicine enables people to live a lot longer than they have in the past ... but not necessarily able to carry out the burden of a position such as the Pope has."
Most Rev. Daniel Bohan
Archbishop of Regina

MORE COVERAGE ON POPE BENEDICT XVI'S RESIGNATION, PAGE 3



This April 19, 2005, photo shows Pope Benedict XVI greeting the crowd from the central balcony of St. Peter's Basilica moments after being elected. On Monday, the pontiff announced he would resign Feb. 28, the first to do so in nearly 600 years. DOMENICO STINELLIS/THE ASSOCIATED PRESS FILE

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NEWS 1

Third fire in 16 months hits Regina Co-op refinery

Possible explosion. Early-morning fire just latest blaze after others in Oct. 2011 and May 2012

JEFF MACKEY
jeff.mackey@metronews.ca

A fire at the Regina Co-op refinery was contained and extinguished early Sunday by refinery fire crews. The fire, described as an asphalt fire, began around 12:20 a.m. Sunday.

City emergency crews responded, but waited on standby outside the complex.

"The fire was contained and extinguished by 1 a.m.," said Vic Huard, vice-president of corporate affairs at Federated Co-operatives Ltd. "There were no injuries and all evacuations of personnel went smoothly."

The cause of the fire is still unknown and pending an investigation. Huard said it is possible there was an explosion and that there was "evidence of fire scoring on a structure that is approximately 80 feet off the ground."

This is the third fire at the refinery within 16 months, a stark contrast to the facility's previously sterling fire safety record.

The facility's first fire in 20 years occurred in October of 2011 and injured several people; the second was in May 2012. There were no injuries.

"We are disappointed," said Huard. "This is a big complex, one fire is too many, as we said before these are relatively minor fires in a complex of this scope."

"There was never any moment in this fire, or the one in May, or even the one in October 2011, where the public was in danger," reassured Huard.

Production at the facility is expected to slow while an investigation and repairs take place as a result of the incident.

"We are down in terms of the processing of crude right now, we are down about 10,000 barrels a day," said Huard.

An aerial view of the Regina Co-op refinery taken in the summer of 2012. JEFF MACKEY/METRO FILE

Remai a potential target for art thieves: Expert

Linocuts donor, Ellen Remai, foreground, of the Frank and Ellen Remai Foundation, and Jason Aebig, chair of the gallery's board of directors, at the announcement of the $20-million collection in September. The Remai is getting a lot of attention for the collection of Picasso linocuts, but art security expert Anthony Amore says these types of paintings are usually targeted by art thieves. JANE CAULFIELD/METRO

With its $20-million collection of Picasso linocuts, the future Remai Art Gallery of Saskatchewan has the potential to become a target for art thieves.

According to Anthony Amore, author of Stealing Rembrandts: The Untold Stories of Notorious Art Heists and a leading expert in art theft, the Picasso collection is enough for the Remai to be targeted.

"Picasso is the most stolen artist in the world, his works have been stolen more frequently than any other," said Amore. "The reason that this happens is because if you speak to people from any audience, any background and you ask them who Picasso is, they're going to know that he's an artist and that his works are valuable."

Amore explained the fact the Remai is a new building may serve as a deterrent for some thieves, as new buildings usually come with high-tech security systems, but added when dealing with this kind of art, security is never a guarantee.

"If there was an opportunity, they're going to try to take it," said Amore. "Nothing is 100 per cent secure. There will always be that risk when you have a Picasso or a Rembrandt or other big name artists in your facility."

Angela Larson, acting executive director and CEO with the Mendel Art Gallery and interim executive director and CEO with the Remai said the new gallery would have five times the amount of security as the Mendel, including cameras and security guards in each of the museum's galleries.

"When they did the functional program for the new building, (security) was definitely considered," said Larson. "That's when they looked at the type of security system we would need in that building and also the amount of security we would need in the various galleries."

She continued, "Between the guards and the cameras we're installing I think our artwork will be secure."

The Remai, which is being built at River Landing in downtown Saskatoon, is scheduled for opening in late 2014 to early 2015. MORGAN MODJESKI/METRO IN SASKATOON

Environment

Emterra Group recycling facility to be ready for July 1

When curbside recycling comes to Regina this summer, all that recycling will now have a place to go.

The Emterra Group is in the process of building an environmentally-friendly material recovery facility, where all Regina's recyclables will be sorted and sold out to different retailers.

The new facility will also collect recycling from surrounding municipalities, with eyes on expanding to Saskatchewan businesses.

"I find the businesses in Saskatchewan as well as in other provinces like to recycle but just do not have the way to do it. Now with this infrastructure being built, its opens up a tremendous opportunity," said Emterra Group CEO Emmie Leung.

Leung says the new building will be the most technologically advanced out of its 15 facilities across Canada and is being built from more than 1,000 tons of recycled material.

The company says the facility will open on July 1 to accommodate the city recycling start date. Emterra has invested $18 million in the facility and broke ground in late summer at the Global Transportation Hub, just west of the city.

"It just demonstrates that the Global Transportation Hub is a significant, economic engine for our local and regional economy. Any company that national or international coming to the city is good news for everyone," said Mayor Michael Fougere.

The Emterra Group is only responsible for the material recovery part of Regina's recycling program with another company being contracted for curbside pick-up. ALYSSA MCDONALD/METRO

In 2010, Benedict XVI said it was OK for a pontiff to resign for ill health, but not to escape scandal. GETTY IMAGES FILE

Papal end of days to be chaotic yet stable

Benedict XVI to resign. After breaking 600-year taboo, pope holds great sway over successor vote

Declaring that he lacks the strength to do his job, Pope Benedict XVI announced Monday he will resign Feb. 28 — becoming the first pontiff to step down in 600 years. His decision sets the stage for a mid-March conclave to elect a new leader for a Catholic Church in deep turmoil.

The 85-year-old pope dropped the bombshell in Latin during a meeting of Vatican cardinals, surprising even his closest collaborators even though he had made clear previously that he would step down if he became too infirm to carry on.

The move allows the Vatican to hold a conclave before Easter to elect a new pope, since the traditional nine days of mourning following the death of a pope don't have to be observed.

It will also allow Benedict to hold great sway over the choice of his successor, though he will not vote. He has already handpicked the bulk of the College of Cardinals — who will elect the next pope — to guarantee his conservative legacy and ensure an orthodox future for the church.

There are currently 118 cardinals under age 80 — thus eligible to vote — with 67 of them appointed by Benedict. However, four will turn 80 before the end of March. Depending on the date of the vote, they may or may not participate.

Benedict in 2007 passed a decree requiring a two-thirds majority to elect a pope, changing the rules established by John Paul who had decided that the voting could shift to a simple majority after about 12 days of inconclusive voting. Benedict did so to prevent cardinals from merely holding out until the 12 days had passed to push through a candidate who had only a slim majority.

The Vatican stressed that no specific medical condition prompted Benedict's decision, that he remained fully lucid and took his decision independently.

When Benedict was elected in 2005 at age 78, he was the oldest pope chosen in nearly 300 years. At the time, he had already been planning to retire as the Vatican's chief orthodoxy watchdog to spend his final years writing in the "peace and quiet" of his native Bavaria.

Cardinal Andre Vingt-Trois, the archbishop of Paris, called Monday's decision a "liberating act for the future," saying popes from now on will no longer feel compelled to stay on until their death.

"One could say that in a certain manner, Pope Benedict XVI broke a taboo," he told reporters in Paris.

Benedict said he would serve the church for the remainder of his days "through a life dedicated to prayer." The Vatican said that, immediately after his February resignation, Benedict would go to Castel Gandolfo, the papal summer retreat south of Rome, and then would live in a monastery.

During his tenure, Benedict tried to reawaken Christianity in Europe, where it had fallen by the wayside, and return the church to its traditional roots, which he felt had been betrayed by an incorrect interpretation of the modernizing reforms of the Second Vatican Council.

His efforts though, were overshadowed by a worldwide sex-abuse scandal. Many of his stated priorities as pope also fell short. He failed to establish relations with China, heal the schism and reunite with the Orthodox Church or reconcile with a group of breakaway, traditionalist Catholics.

THE ASSOCIATED PRESS

304

A pagan pope? Didn't pan out

The early church pope Marcellinus abdicated or was deposed in 304 after complying with the Roman emperor's order to offer sacrifice to pagan gods.

1045

Sold: One papacy, slightly used

Pope Benedict IX sold the position to his godfather Gregory VI and resigned in 1045.

1294

No one told me it would be this hard

Overwhelmed by the demands of the office, the hermetic Pope Celestine V stepped down after five months in 1294. Pope Benedict XVI prayed at his tomb in the central Italian city of L'Aquila in 2009.

1415

If you love them, you gotta go

The last pope to resign, Gregory XII stepped down in 1415 to help end a church schism.

THE ASSOCIATED PRESS

Hockey-playing pope? Canadian cardinal a real contender for new pontiff

If a Canadian does become the next pope and spiritual leader to the world's one billion Catholics, the story of his ascension will begin, appropriately enough, with a hockey injury.

The moment of divine inspiration, when Cardinal Marc Ouellet decided he should pursue the priesthood, came at 17 as he nursed a broken leg.

"I was very much active — over active, hyperactive — and suddenly I started to pray and to read a little more spiritual things because I was unable to play," Ouellet told The Canadian Press in a 2005 interview.

Ouellet, 68, is now being touted as one of the likeliest successors — perhaps even the favourite — to take over from Pope Benedict XVI.

One Canadian who will help elect the next pope was reticent Monday when asked about Ouellet's chances.

"He's a wonderful cardinal," said Cardinal Thomas Collins, Archbishop of Toronto. "I think it's too early to speculate upon the profile of who should be the next pope."

Collins, Ouellet and retired cardinal Jean-Claude Turcotte will travel to Vatican City to participate in conclaves during which ballots will be cast for Benedict's successor.

Ouellet, made a cardinal in 2003, hails from the tiny Quebec village of La Motte. He was named by Pope Benedict in 2010 to head the Congregation for Bishops, which vets bishop nominations worldwide.

One expert in the church described Ouellet as having impressive credentials — including his intellect and experience as a bishop and the Roman Catholic Primate of Canada.

His youth is another possible plus, said Douglas Farrow, professor in McGill University's religious-studies department.

Others expressed doubt on the former Archbishop of Quebec City's chances.

Church historian Benoit Lacroix suggested Ouellet's experience in Quebec City could hardly be described as a success, saying that Ouellet struggled to adapt to the rapid secularization of the province.

Last year, Ouellet shared his thoughts about whether he had hopes of becoming pope.

"I don't see myself at this level, not at all ... because I see how much it entails (in terms of) responsibility," he told the Catholic news organization Salt + Light TV in an exchange published last April.

"On the other hand, I say I believe that the Holy Spirit will help the cardinals do a good choice for the leadership of the church, the Catholic church, in the future." THE CANADIAN PRESS

Cardinal Marc Ouellet. JACQUES BOISSINOT/THE CANADIAN PRESS FILE

Succession odds

God does not play dice — but we do

Bookmakers have been quick to offer odds on candidates to replace Pope Benedict XVI, with cardinals from Ghana, Nigeria and Canada among the early favourites.

Ghana's Cardinal Peter Turkson, Canada's Cardinal Marc Ouellet and Cardinal Francis Arinze of Nigeria lead in betting with Britain's major bookmakers.

William Hill made Turkson — one of the highest-ranking African cardinals at the Vatican — its 3-1 favourite Monday, followed by Ouellet at 7-2 and Arinze at 4-1. Ladbrokes also had Turkson as favourite, followed by Arinze and Ouellet.

Ireland's Paddy Power also offered short odds on the three, as well as long odds on unlikely candidates — including U2 singer Bono at 1,000-1.

THE ASSOCIATED PRESS

There are hits ... and there are misses

A jacket named Fred, and other e-dating horror stories

While there are many success stories thanks to online dating, there are definitely some dates stemming from the Internet that don't turn out so well.

"This girl would barely speak to me on dates, but as soon as the date was over (sometimes even before I had made it back to my car) I would get text messages or emails about how well she thought things were going, and asking if I wanted to pursue a relationship with her."

Miguel D., 33

"I stopped talking to a guy that I was getting creepy vibes from and didn't want to pursue meeting.

After being at my parents' house over Christmas though, I found out he had been trying to add my mom to Facebook for a couple of months — but I never give out any information other than my first name."

Jenna B., 23

"After two days of texting, this 25-year-old asked me what I was doing, to which I replied: 'Not much, just got out of The Hobbit.' He replied: 'What is that?! Some weird sex position?'

And now his number is blocked."

Steph D., 26

"Last year, the day before Valentine's Day, I met 'Fred.' We met at a downtown coffee shop. Jason walked in and he looked nothing like his profile picture. Wearing jeans and a denim jacket, he took off his outer leather jacket and flopped it onto a neighbouring chair. When a passerby asked if she could use the chair, Jason grabbed his jacket and yelled 'Fred!' (what he named his jacket) 'Come back here and don't run away again!'

Jason then spanked the poor coat and threw it over his shoulder.

I was too embarrassed to even look at the girl dragging the chair away."

Amy C., 23

COMPILED BY HEATHER MCINTYRE/METRO

ALL EMOTICONS ISTOCK IMAGES

Got an e-dating-gone-wrong story of your own? Email us at readers@metronews.ca.

THEY FOUND LOVE I

Click! In the name love. Edmonton-area couples have been meeting online for years. The difference now is more admit it, as growing numbers sign up in search of the same success

HEATHER MCINTYRE
Metro in Edmonton

The first time was the charm for Heather Watson.

Her initial attempt at online dating through Plenty of Fish led somewhere she didn't think it would: Marriage, two kids and a third on the way.

After moving to Grande Prairie, Alta., from Edmonton, Watson signed up for online dating. A couple of months after registering, she met Nicholas in November 2008. He became her husband in July 2010.

"At the time I was very busy managing a female-clothing store," said Watson, now 26. "That didn't invoke a lot of interaction with men, and I had heard that it was easier to meet men (online)."

According to Plenty of Fish, Watson is one of the lucky ones. The website states: "If you are in contact with 100 different singles, 50 per cent of the time your future partner is in the Top 10, and 17 per cent of the time we can pick the exact person you will end up dating."

All in all, those aren't bad odds, said Edmonton personal relationship consultant Ryan Jakovljevic, of Evolve Personal Coaching and Counselling, noting that one in five couples today begin their relationship online.

The 25-year-old believes the growth in use of the partnership method has to do with a fear of rejection, and a draw toward being able to "sift through people and find somebody you think you're highly probable to like and enjoy being around without having to deal with a face-to-face awkward meeting."

Of course, those who have signed up to virtually meet others have done so for different reasons.

For 41-year-old Edmonton man Robin Taylor, who met wife Andrea, 40, nine years ago on Lavalife, it was due to where he was at in his life.

"I had come out of a long-term relationship and ... I was 32, so my previous dating experience prior to that was in my 20s. The world had changed and I wanted to change with it," he said.

Mixing technology and romance is no longer seen as taboo — as our models show Dowhaniuk, inset, fuel the popularity of e-dating. HEATHER MCINTYRE/METRO

For 25-year-old Catherine Dowhaniuk, who signed up for Lavalife at the tender age of 16, it was in order to make new friends and meet people. She didn't expect to meet Mark, now 32. The Spruce Grove couple married in 2010.

"I think it's a great way to meet people, especially if you're busy all the time," she said. "Whether you make friendships or actually find that person that you love, it's still a great experience altogether."

While they preach the success of online dating because they are proof it can work, those who met through the Internet nearly 10 years ago have a different outlook on

Give thanks to these forebears

Yahoo! Rise of web-based hubs fuels possibilities for romance online

COMPILED BY LAURIE CALLSEN/METRO

- **1994:** Kiss.com is launched. The site is still active and boasts 12 million users.
- **1996:** Sixteen online dating websites are listed on Yahoo!
- **1998:** The Meg Ryan and Tom Hanks rom-com You've Got Mail helps bring online dating to the mainstream.
- **2002:** Friendster and MySpace are created, adding another realm where users can interact (and fall in love) online.

N AN ONLINE SPACE

— now that more and more online success stories, like those of Robin and Andrea Taylor and Mark and Catherine

Quoted

"For the most part, you can try to match up with other people as best as you can, but of course it still doesn't guarantee when you meet that the chemistry will be there. But there's no harm in trying."

Ryan Jakovljevic, Edmonton personal relationship consultant

the process of filling out a questionnaire and chatting through email leading up to a first date now than they did when they were doing it.

Laura Frey met husband Jason on Lavalife in 2003. The Edmonton pair went on their first date on Valentine's Day in 2004, were married the same day five years later, and now have two children.

"We didn't even tell people how we met," said Frey, 32. "If people asked me, I would totally avoid the question because I was embarrassed — whereas now I just tell people because it's normal and everyone does it."

In fact, according to Lavalife, more than 1.7 million members exchange more than 700,000 messages every day. Plenty of Fish boasts more than seven million conversations daily.

That change in attitude, and the growing number of people signing up for the sites looking to find a match, prove there is less of a stigma about the idea in 2013 than there used to be.

But that doesn't mean it's easy.

Valerie Bielenda didn't meet her husband, Mark, whom she married in 2006, until signing up for Lavalife a second time in 2004.

"When I went back online the second time, the first guy I met, he was kind of a sleaze," said the 36-year-old Edmonton woman. "So when you meet somebody like that it's discouraging because you're thinking: 'His profile picture is nice, his pictures are nice, seems like a nice guy,' and then you meet him and all he wants is one thing.

"So it's discouraging, but … you just have to keep at it."

Criticisms of online dating are that the websites promote hooking up, social isolation, and easy options that could instigate wandering eyes.

Jakovljevic admits it doesn't always work.

"Dating is largely based on whether or not you feel that attraction, that sort of connection like maybe you have known this person for a long time even if you haven't. And we still don't know quite what on paper creates that — is it similarities? Is it differences? Is it experiences? And although we're getting closer, online dating still hasn't found a way to describe that."

But it is now a mainstream way to form relationships that will succeed and fail, perhaps on a similar level as the ones that start in the grocery store, at the coffee shop, through friends or in the bar, he added.

"I would say that more people succeed than not, put it that way."

Playing the odds

1 in 5

According to Edmonton personal relationship consultant Ryan Jakovljevic, one in five couples meet online nowadays.

Exclusively online

For all our stories on online dating, including infographics, video and more, go to metronews.ca/datingfeature

HEATHER MCINTYRE/METRO

HE HAD COFFEE, SHE HAD TEA

If you're searching for your soulmate online, the Bielendas' love match may give you hope

When Valerie Bielenda went on a date to a Second Cup in downtown Edmonton back in 2004, she took something most don't on dates.

"I had a friend go and sit so that he could watch me to make sure it was safe," she said with a laugh.

That was because she was meeting Mark, whom she had initiated conversation with through online dating website Lavalife.

There was no need to worry though, as the couple chatted until the coffee shop closed, then moved on to Denny's, where they continued talking.

The pair had started chatting online about a week before they had met.

Valerie, now 36, had been on the site before, and was trying it for a second time.

"Being older, 27, 28, it's harder to meet people because everybody in your age group is already married or paired up with somebody," she said.

Mark, now 38, said it was simply tough to meet girls at bars, and nothing transpired with those met elsewhere.

The duo married on May 20, 2006, in front of 150 guests.

Many friends, mainly of Mark's, still don't know how they met.

"They don't know, so surprise!" laughed Valerie. "We just kind of never told them that we met online. I think, at the time, they would have bugged him a lot, but it is what it is. We're older now, we don't care.

"And it clearly worked out."

That — and it's more mainstream, added Mark.

"This is just another way of meeting your soulmate."

As the Bielendas, who still remember what one another was wearing, as well as what they had to drink on that first date, await adoption news, they do ponder what will be the next way people meet their partners.

"Twitter," said Valerie. "Isn't that how you meet people nowadays?"

HEATHER MCINTYRE/METRO

PHOTOS: SCREENGRAB/KISS.COM, WIKIMEDIA COMMONS/JUTTA234, SCREENGRAB/YOUTUBE, SCREENGRAB/MYSPACE, SCREENGRAB/FRIENDSTER, SCREENGRAB/FACEBOOK, SCREENGRAB/TWITTER

- **2004:** Facebook is created.

- **2005:** A Pew Research Centre report estimates that three million Americans had entered into long-term relationships or marriage as a result of meeting on a dating website.
- **2006:** Social-networking website Twitter is created.

- **2007:** Online Dating Magazine says more than 20 million people visit at least one online dating website a day.
- **2009:** An eHarmony survey finds that nearly five per cent of U.S. marriages are from matches made on the site.

Part 2 of 3

YESTERDAY
Is traditional dating dead?

TODAY
The rise of the e-dating jungle

TOMORROW
E-dating success: How to shine online

Man, 3 boys die in crash

Plane left in pieces.
Family of nine-year-old does not blame pilot

Nine-year-old Dawson Pentecost was hanging out with his two closest friends, buddies on his Manitoba hockey team, when they asked him if he wanted to go for a plane ride with their dad.

Dawson had never been on a plane before and he phoned his own father to make sure it was OK.

Dave Pentecost knew the pilot well. Darren Spence, was an experienced crop-dusting pilot in the small town of Waskada and if he was going to trust his son with anyone in the air, it would be Spence.

But later Sunday afternoon, Pentecost, a construction worker and volunteer firefighter, got a message on his pager that a plane had gone down. He rushed out on snowmobile to a field outside of town and was one of the first to find the wreckage.

He fell to his knees and cried. Everyone on board the plane — Dawson, his friends Gage, 10, and Logan, 9, and their dad, Spence — was dead.

When Pentecost got himself together, he called his wife.

"The plane was in pieces — nothing left," said Pentecost's oldest child, 15-year old Talis Taylor-Meszaros.

The teen said Monday his parents are so distraught by his brother's death, they have asked him to act as family spokesperson and talk about what happened, and how they don't blame the pilot.

"It's not his fault," said Talis. "It wasn't Darren who did it. It was totally the plane's fault ... He'd never do anything, especially with his kids there and especially with someone else's kid there."

Investigators confirmed the six-seater Cessna 210 left a private airstrip near Waskada on Sunday and was scheduled to fly 110 kilometres northeast to Brandon.

When the plane's emergency beacon went off, a military search-and-rescue plane from Winnipeg was dispatched to the crash site about five kilometres from the same airstrip. A crew parachuted down, but there was no one to save.

Peter Hildebrand, regional manager for the Transportation Safety Board, said it wasn't yet clear why the plane crashed. THE CANADIAN PRESS

Daylight reveals scope of tornado's damage in U.S.

Residents drag scrap metal through the yard of a destroyed home along Main Street in downtown Hattiesburg, Miss. on Monday. Other residents shaken by a tornado that mangled homes in Mississippi also woke up Monday to a day of removing trees, patching roofs and giving thanks for their survival. More than 60 in the southern state were injured. Daylight also offered emergency management officials the chance to get a better handle on the damage that stretched across several counties. More than 60 people were treated for injuries, and 200 homes and mobile homes were damaged or destroyed, Gov. Phil Bryant said at a news conference Monday. However, no lives were lost and no one was unaccounted for.
RYAN MOORE/HATTIESBURG AMERICAN/THE ASSOCIATED PRESS

Anti-gay claims

Fantino defends Uganda grant

International Co-operation Minister Julian Fantino is defending the Conservative government's decision to fund an Ontario evangelical group that has described homosexuality as a perversion and a sin. The Canadian International Development Agency provides money for aid projects abroad on the basis of results, not religion, Fantino said Monday.

Crossroads Christian Communications, a group that produces TV programs, received $544,813 in federal money to help dig wells, build latrines and promote hygiene awareness in Uganda. THE CANADIAN PRESS

Chechens warned

Steer clear of false healers — or else

Sorcerers, psychics and faith healers may be on the way out in Chechnya, where the leader of the mountainous, overwhelmingly Muslim region in Russia's Caucasus has ordered a crackdown on the practices.

Kremlin-backed strongman Ramzan Kadyrov called on Chechens to steer clear of "charlatans" claiming to have magic powers, whom he accused of exploiting people's sufferings for money.

He went on to threaten that anyone engaging in such practices would feel the force of the region's feared security services. THE ASSOCIATED PRES

Bill killed. Tories back off on their own Internet surveillance legislation

The Conservative government has abandoned its controversial and much-maligned Internet surveillance bill, legislation it once claimed was crucial to stopping child pornographers.

Less than a year ago support for Bill C-30, the so-called Protecting Children from Internet Predators Act, was presented to Canadians by the government as a binary choice.

"He can either stand with us or stand with the child pornographers," Public Safety Minister Vic Toews scolded a Liberal critic in the House of Commons last February.

The comment set off a public firestorm concerning the Internet and personal privacy — a nasty fight that resulted in unsavoury details of Toews' divorce being splashed across the web by a Liberal party operative.

Toews, who introduced the legislation, did not attend Monday's news conference where Justice Minister Rob Nicholson said Bill C-30 is dead. After announcing changes to emergency warrantless wiretap laws, Nicholson let drop that C-30 was gone, in response to a reporter's question — an inquiry the minister was clearly expecting.

"Any attempts ... to modernize the Criminal Code will not contain the measures in C-30 — including the warrantless mandatory disclosure of basic subscriber information, or the requirement for telecommunications service providers to build intercept capabilities within their systems," Nicholson said. THE CANADIAN PRESS

Significant move

The proposed legislation infuriated a wide cross-section of opponents, including privacy and civil-liberties advocates.

- "I don't think we should underestimate the significance of a majority government backing down on a piece of its legislation," said Michael Geist, the chair of Internet and e-commerce law at the University of Ottawa.
- "This is truly unprecedented within the context of this government," he said.

The Silvermans. Comedian's sister among women detained at Israel holy site

Israeli police Monday detained 10 women, including the sister of American comic Sarah Silverman, as they tried to pray at a Jerusalem holy site, the head of a Jewish women's group said.

Anat Hoffman, who was among those detained, said the women were stopped because they were wearing religious garb that Orthodox Judaism reserves for men. The incident occurred at the Western Wall, one of Judaism's holiest sites.

Silverman's sister Susan, a Jerusalem rabbi from the liberal Reform stream of Judaism, was detained along with her teenage daughter.

Sarah Silverman wrote on her Facebook page that she was "SO proud" of her sister and niece for their "civil disobedience." The original post included more explicit language typical of Silverman's humour.

The women belong to Women of the Wall, a liberal group that goes to the Western Wall each month to worship. They conduct certain rituals, such as wearing prayer shawls and singing out loud — practices reserved for men under strict Orthodox interpretations.

"They want the group to become frightened," said Hoffman." THE ASSOCIATED PRESS

Wrapped in Jewish prayer shawls Rabbi Susan Silverman, second left, along with her teenage daughter Hallel Abramowitz, second right, are detained by police officers in Jerusalem's Old City on Monday. TALI MAYER/THE ASSOCIATED PRESS

N.Y.C. City-led campaign gets food producers to cut salt

Twenty-one companies have met targets in a New York City-led effort to get restaurants and food manufacturers nationwide to lighten up on salt, Mayor Michael Bloomberg said Monday.

The improved products range from Butterball cold cuts to Heinz ketchup to some Starbucks breakfast sandwiches, according to Bloomberg.

The salt campaign — one in a series of novel but controversial healthy-eating initiatives on Bloomberg's 11-year tenure — takes aim at foods ranging from hot dogs to soup to popcorn.

"These companies have demonstrated their commitment to removing excess sodium from their products and to working with public health authorities toward a shared goal — helping their customers lead longer, healthier lives," Bloomberg said.

Noting that Americans eat about twice as much salt as they should and citing its link to high blood pressure and resulting diseases, the city set voluntary guidelines in 2010 for various restaurant and store-bought foods.

"Consumers can always add salt to food, but they can't take it out," Health Commissioner Dr. Thomas Farley said at the time.

The targets included cutting salt in breakfast cereals and flavoured snack chips by 40 per cent, and trimming 25 per cent of the salt in cold cuts, processed cheese and salsa. THE ASSOCIATED PRESS

Nutrition nanny?

- Mayor Michael Bloomberg has seized on improving New Yorkers' eating habits as a public health priority, leading charges that have banned trans fats from restaurant meals, forced chain eateries to post calorie counts on menus and limited the size of some sugary drinks.

Who's hiding the horsemeat? EU regulators aim to find out

These Findus Beef Moussaka packs were removed from shelves in a shop in Ville d'Avray, outside Paris, on Monday, after horsemeat was discovered in some frozen meals. A complex web of trading between wholesalers in Europe is making it difficult for officials to figure out exactly who is passing off horsemeat as beef. CHRISTOPHE ENA/THE ASSOCIATED PRESS

Bogus beef. As equine flesh turns up in frozen dinners, officials realize supply-chain fraud may be quite widespread

A maze of trading between meat wholesalers has made it increasingly difficult to trace the origins of food — enabling horsemeat disguised as beef to be sold in frozen meals across Europe. France's agricultural minister said Monday that regulators must find a way "out of the fog."

The European horsemeat scandal — where the cheaper meat was substituted for beef in everything from burgers to frozen lasagna — is growing, involving more countries, companies and more finger-pointing by the day.

France says Romanian butchers, and Dutch and Cypriot traders were part of a supply chain that resulted in horsemeat being labelled as beef before it was included in frozen dinners including lasagna, moussaka and a similar French dish called hachis parmentier.

Swedish officials were meeting Monday with executives from the biggest supermarket chains to get an overview of how widespread the fraud is, while in Paris top French government officials and meat producers were gathering to get a handle on the crisis, which has snared a French food processing company.

Agriculture Minister Stephane Le Foll said the results of the French investigation into the horsemeat fraud would be released Wednesday.

No one has reported health risks from the mislabelled meat, which came from a complex supply chain. But clearly some company in the food chain benefited from selling the much cheaper horsemeat as beef. THE ASSOCIATED PRESS

Quoted

"There are people who are out there to defraud, who are looking to cheat."

France's agriculture minister Stephane Le Foll, speaking to RTL radio.

Air travel

WestJet to launch Encore regional service in B.C.

WestJet Airlines is boosting its base in Western Canada by launching its new Encore regional service in June to British Columbia's energy region using the airline's first Bombardier turboprops. The airline will begin with daily flights between Fort St. John, B.C. and Vancouver, and Fort St. John and Calgary.

WestJet plans to introduce Encore to Eastern Canada in about nine to 12 months. THE CANADIAN PRESS

Proposed buyout

Dell tries to calm shareholder fears over acquisition

Dell is trying to reassure shareholders about its proposed $24.4-billion US acquisition by a group led by its founder, saying it considered a number of strategic options before agreeing to the deal.

Dell Inc. laid out the advantages of the transaction in a regulatory filing Monday, three days after a major shareholder ridiculed the buyout as a rotten deal that undervalues the business. THE ASSOCIATED PRESS

Wireless code

Consumer groups, cellphone industry face off at hearings

Consumer groups and a cellphone industry with starkly opposed views about contracts for handheld devices began to make their cases Monday as the CRTC opened public hearings in Gatineau, Que. on a proposed wireless code.

Representatives of three consumer groups urged the national telecom regulator to do away with three-year terms in favour of capping contracts at two years. THE CANADIAN PRESS

Drug approvals

U.S. officials call for more study on diabetes meds

Shares of Novo Nordisk tumbled Monday after the Danish drugmaker said U.S. regulators need a new study before they can finish their review of two diabetes treatments, a development that could delay approval for several years. The company said that the Food and Drug Administration wants to see information from a study that looks at cardiovascular health before it makes a decision on Tresiba and Ryzodeg. THE ASSOCIATED PRESS

Fraud case. Former SNC CEO is formally charged

Pierre Duhaime, the former chief executive of Canada's biggest engineering firm, has been granted permission to travel within the country pending a criminal trial on fraud charges.

Duhaime, once the head of engineering powerhouse SNC-Lavalin, was formally charged with fraud on Monday. He was not required to be present in the courtroom, and his lawyer, Michel Massicotte, pleaded not guilty on his behalf.

A change was made to conditions surrounding Duhaime's release. Initially, he was forbidden from leaving Quebec. The Crown has now agreed he can travel elsewhere in Canada — but not beyond its borders.

"We asked that his conditions permit him to go across Canada for purposes of work, to give him better opportunities and it was considered to be a reasonable alternative," Massicotte said outside the courtroom.

Duhaime and another former top executive, Riadh Ben Aissa, face charges stemming from a contract involving the building of the multibillion-dollar McGill University Health Centre. The charge sheet alleges the infractions took place between April 30, 2009, and Aug. 31, 2011. THE CANADIAN PRESS

By the numbers

$56M

Duhaime was relieved of his duties in March 2012 after an independent review showed he signed off on $56 million in payments to undisclosed agents. The company called his abrupt departure a "retirement."

E. coli outbreak. XL Foods review panel will cost up to $3,500 daily

It will cost taxpayers up to $3,500 a day, plus expenses, for a panel to review the E. coli outbreak at an Alberta meat plant last fall.

The federal government last week launched a review of the outbreak of the potentially deadly bacteria at the XL Foods Inc. plant in Brooks, Alta. The review will be conducted by an independent, three-member panel.

A cabinet order dated Feb. 5 shows that Ronald Lewis, the former chief veterinary officer for British Columbia, will be paid up to $1,300 a day to chair the panel. The two other members, Northwest Territories chief public health officer Andre Corriveau and Ronald Usborne, a former executive with Caravelle Foods, will each be paid up to $1,100 per day.

Other expenses, including travel, accommodation and hiring expert staff will add to the overall bill. Neither Agriculture Minister Gerry Ritz, nor his department, would answer questions about whether the cost of the panel is in line with other reviews. THE CANADIAN PRESS

Review mandate

- The review is to focus on what contributed to the outbreak at XL Foods, how well the Canadian Food Inspection Agency responded and why tainted meat ended up on store shelves and in peoples' kitchens.

Market Minute

DOLLAR
99.57¢
(-0.16¢)

TSX
12,748.15 (-53.08)

OIL
$97.03 US (+$1.31)

GOLD
$1,649.10 US (-$17.80)

Natural gas: $3.29 (+2¢)
Dow Jones: 13,971.24 (-21.73)

The XL Foods cattle processing plant in Brooks, Alta., is shown in this October 2012 photo. The plant was at the centre of a massive beef recall, and now the federal government has launched a review of the incident. THE CANADIAN PRESS FILE

GO LOVE YOURSELF

SHE SAYS...
Jessica Napier
metronews.ca

OK everyone: we need to resurface from underneath the piles of candied sweethearts and overpriced floral bouquets and take a second to breathe. Valentine's Day can be a lovely opportunity to express affection for others, but I'd like you to forget about that for a moment and turn inward to focus on another important kind of love: self love. No, not the home-alone-with-your-laptop-and-a-box-of-tissues kind of self love, but the happiness that comes from being truly confident with who you are.

Cliché as it might sound, you can't be happy with a partner unless you're happy with yourself. Making a conscious decision to love yourself — and that includes embracing all of the so-called flaws that make you you — is a prerequisite to accomplishing your life goals and being content both in and out of romantic relationships.

I don't need your opinion

Sometimes the hardest part about loving yourself is learning how to block out the cynics and manage your own inner monologue of self-doubt.

People born into the millennial generation, with birthdays somewhere between the early 1980s and the early 2000s, are often accused of having a little too much self love. We've been labelled as a coddled cohort of entitled brats, children spoiled with admiration by our helicopter parents who then grow up into narcissistic young adults obsessed with instagramming our own self portraits.

But is having an inflated self-esteem really such a bad thing?

My own piano-lesson-funding parents constantly reassured me that I could be or do anything I wanted and today, aside from momentary bouts of economy-induced insecurity, I believe them. I have an embarrassing number of 'selfies' on my iPhone camera roll because sometimes I think my hair looks really good.

I have wonderful friends, a good job and I can be quite funny sometimes, so I'm told. I don't love myself unconditionally every moment of every day but overall, I think I'm pretty great.

Of course, I've read enough scathing reader comments online to know that there are countless individuals who would disagree with me on my self-evaluation of greatness, but that's OK.

Sometimes the hardest part about loving yourself is learning how to block out the cynics and manage your own inner monologue of self-doubt.

I'm not advocating a cultural shift toward egotistical self-interest, but I think we could all do a better job at feeling good about ourselves and showing it off.

Canadians have a habit of being apologetic and self-deprecating. It's arguably a lot easier — and often more comedic — to simply make fun of ourselves rather than display our confidence outwardly.

But we shouldn't undermine our own self-worth in the name of modesty and agreeableness.

Looking for love this Valentine's Day? Look within. *_ABHI_*/FLICKR

Skirting around winter blahs

THOMAS LOHNES/GETTY IMAGES

Carnival festivities

Umbrella men in skirts revel at fest

On a cold Monday, Germans are in a mood for dancing.

Revellers in Herbstein take part in Springerzug, literally "jumping parade," a local Carnival tradition.

Rose Monday is the high point of the annual Carnival in the region between Mainz, Cologne and Düsseldorf, where since 1823 people celebrate free-spirited merrymaking before Lent. METRO

Satire in float formation

Political parody is central to Carnival

Floats with satirical portrayals of politicians are a traditional part of Carnival celebrations in Germany's Rhineland.

One float in Cologne this year depicts Chancellor Angela Merkel as a mother sow, with piglets wearing European flags suckling at her teats.

In Düsseldorf, Merkel was paraded through the streets with a Hitler-like moustache being drawn on by a Greek. METRO

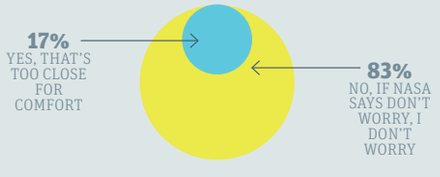
Carnival facts

- **Time.** Carnival week begins on the Thursday before Ash Wednesday and finishes on Ash Wednesday.
- **Origins.** In the early 19th century, fun-loving expression (using parody and mockery) was seen as an act of defiance against Prussian and French occupation. In derision against the orderliness of the Prussian soldiers, locals would don extravagant costumes and carry wooden rifles with flowers protruding from the barrels.
- **Money-maker.** Almost $2.7 billion US of revenue is generated by the carnival season in Germany, according to German Carnival Association.
- **Candy cache.** During Cologne's Shrove Monday (Rose Monday) procession, 330 tons of candy, 700,000 chocolate bars and 220,000 chocolate boxes are thrown into the crowds lining the streets.

Metropolitan Panel

Register at metropolitanpanel.ca and take the quick poll

A jet-sized asteroid will come so close to Earth this week that it will be between us and our weather satellites. Are you scared?



Twitter

@SKCDP: Sunny winter days make me want to twirl around in sunbeams with my arms wide open. #yqr #Sask #cabinfever #iswinteroveryet

@JeffJohnson79: Did we bring back the penny already? Everywhere I go, places still charging amounts that require pennies..... #painful

@LaniganDarin: Yet another fire at Co-op Refinery. Multi million dollar bomb waiting to explode NE of Regina. #yqr

@RCMP_HC: Congratulations to Troop 6 on their #RCMP Graduation today! We wish them all the best on their postings! #hardworkpaysoff #staysafe

@Joce5623: If you tweet / Instagram anything that needs two or more hashtags, I will judge you. #unnecessary

metro
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DVD review

Skyfall

Director. Sam Mendes

Stars. Daniel Craig, Javier Bardem, Naomie Harris

●●●●●

The 23rd official James Bond film seems as fresh as the first did 51 years ago. Daniel Craig's third stint as 007 finds him wounded and besieged, finally dealing with the calendar's cruel accounting.

Bond must fight a threat that is at once more understandable and more complex than in the past. Leering menace Silva (Javier Bardem) has a computer drive containing a list of NATO officials secretly embedded with terrorist organizations. He plans to expose five at a time, putting many lives at risk. Can Bond stop him?

An early chase scene in Istanbul, which thrillingly recalls the parkour start of Casino Royale, raises doubt — and suspense.

007 still scores with the ladies, who are no longer "Bond girls," but women. Dame Judi Dench is back as spy boss M, turning in a steely performance. Ralph Fiennes, Ben Wishaw and Albert Finney add their own star power.

Director Sam Mendes, a series newcomer, skillfully blends 007 tradition with innovation, making viewers fall for Bond all over again.

Extras includes commentaries and multiple featurettes.

PETER HOWELL

Wanda Sykes brings her brand of comedy to Niagara Falls this week. GETTY IMAGES

Honeymoon with Wanda

Coming to Canada. Comedian shares her thoughts on Niagara Falls, champagne bathtubs and Jodie Foster

NED EHRBAR
Metro World News in Hollywood

Comedian Wanda Sykes brings her standup act to Niagara Falls this week, so we wanted to check in with her about old-fashioned tourist destinations and comparing American and Canadian audiences. She also has some notes for Jodie Foster following Foster's headline-grabbing Golden Globes speech last month.

Is there anything you do to modify your show for Canadian audiences?
Not really. You know, I might not do as much with American politics or something, but mainly it's about the same. I don't really switch it too much. Now my act is so much more about personal life and family and kids and stuff, so I think it's a little more relatable. Canadians like to be made fun of. It's kind of like they expect it, and if you don't make fun of them, then they're like, "Come on." Like they ask for it, it's so funny.

When I think of Niagara Falls, I immediately think of old-fashioned, hokey honeymoons. What's your association with it?
I still think about the people going over it in a barrel. I guess that. But yeah, you think of the hokey honeymoon with the champagne bathtub and the heart-shaped waterbed and stuff like that. But I was told that I would not have any of that in my room. But I just did Leno, and he's played there, and he told me that you can see the Falls right from your room, and it's really fun and nice to look at for about 90 seconds, and then you have to pee. But that might be an old man thing. We'll see if I'll be peeing a lot.

Did you just call Jay Leno an old man?
I will call Jay Leno an old man to his face. He knows that.

You handled your coming out of the closet very gracefully. Did you happen to see Jodie Foster's speech at the Golden Globes?
I did. I was confused. I was really confused, because I was like, "Wait a minute, is she making a speech and taking up all this time really to say that she's not coming out?" I mean, then just don't come out. To me it was more confusing than what she was trying to do. It just didn't work for me, I should just say that.

Naomi puts her best face forward

Model search. One of the world's original supermodels turns to TV to find the visage to represent ULTA Beauty

NED EHRBAR
Metro World News in Hollywood

Naomi Campbell is heading to TV, joining fellow models Coco Rocha and Karolina Kurkova along with photographer Nigel Barker with the Face, their search for the model who can best represent ULTA Beauty. It's a daunting task, but the 42-year-old Campbell knows what she's looking for.

Reality TV is the new model training ground
"There is no model handbook," Campbell says. "Coming from the '90s, we basically just had to learn as we went along and, of course, I would ask Iman or other models who were around me to show me how to do things. But I think things have changed and now I think a show like this is absolutely needed."

She knows talent
"We're looking for someone who catches your eye, is driven, passionate, can take direction," she says. "It's someone that, you know, walks into the room and takes your breath away. We are looking for a supermodel like ourselves that can be the new Naomi, the new Karolina, the new Coco."

The girls better not take this opportunity for granted
"I was always told in the beginning the big end goal was you work, work, work, work and then you get this big contract at the end, like ULTA Beauty, which is in 500 stores across America," she says. "This is a big deal for someone to win this contract. They instantly become a household name."

It's time for her to give back
"I mean, I've been asked, like, for the last 12 years to do television," Campbell admits. "For me, what was attractive about (the Face was) just the whole thing about mentoring. I've been working for 26 years, and I felt like I do have something that I can share from the business of 26 years under my belt and giving it over to young, hopeful supermodels who want to be in our business today."

Naomi Campbell GETTY IMAGES

Angelina Jolie

Jolie pops head out of hiding to present film industry honour

Angelina Jolie has kept a fairly low profile lately, sticking around London with her family while she filmed her upcoming Maleficent and Brad Pitt worked on World War Z. But the busy mother of six made a surprise appearance in L.A. this weekend, presenting a lifetime achievement award to cinematographer Dean Semler at the American Society of Cinematographers Awards, according to Us Weekly. Semler shot Jolie's directorial debut, In the Land of Blood and Honey.

Twitter

@ricky_martin
The #Pope resigns? I didn't know that was even possible. Apparently, the last time a pope resigned was the year 1415 #IfYouRintrested

@SarahKSilverman
When I die my only wish will be to have a religion started based on me (like where I'm the star)& also my face on money

@DanaDelaney
Now that gays can marry, the Pope resigns. #met-someone

@ABFoundation
I will not let the weather defeat me...

Taylor Swift ALL PHOTOS GETTY IMAGES

Anger in English: Swift gives Grammys her best British Style

Taylor Swift used her opening slot at the Grammys this weekend to offer a not-so-subtle dig at ex-boyfriend Harry Styles. Before a rousing chorus of We are Never Ever Getting Back Together, Swift offered, "So he calls me up and he's like, 'I still love you,'" copping a British accent in an obvious nod to the One Direction member. "And I'm like, 'I'm sorry, I'm busy opening up the Grammys. And we're never getting back together. Like, ever.'"

Chastain feels no disdain toward fellow industry females

Jessica Chastain doesn't appreciate the rumours out there that she and fellow Oscar nominee Jennifer Lawrence are feuding.

"I find it very sad that media makes up bogus stories about women fighting in this industry," Chastain writes in a post to her Facebook page. "Why do we support the myth that women are competitive and cannot get along? I think all of the actresses recognized this year have given incredible performances. But more important, they've all shown themselves to be filled with generosity and kindness. I've done two photo shoots with Jennifer Lawrence over the years and have found her to be utterly charming and a great talent."

Jessica Chastain

COR
U CHOOSE
"The best and most beautiful things in the world cannot be seen or even touched - they must be felt with the heart"
HELEN KELLER
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METRO DISH

OUR TAKE ON THE WORLD OF CELEBRITIES

The Word

Get in on the Grammy gossip

THE WORD
Dorothy Robinson
scene@metronews.ca

Sunday night was so big we're still talking about it Tuesday (sorry, Pope).

The drama surrounds Chris Brown, of course, because it always does. Brown, who already rubbed most people the wrong way after he refused to give a standing ovation to Frank Ocean when he won over Brown for best urban contemporary album, partied hard at a Hollywood nightclub with Rihanna. TMZ was there to snap pictures of the two of them smoking what appears to be a joint (shocking!) and leaving the club around three in the morning.

The ratings for the 2013 Grammy Awards were big, but not big enough to top 2012's numbers. Why? No dead pop icon. Last year's record audience was because the awards show was held the day after Whitney Houston's death. But still, this year's music-filled awards show delivered 28.37 million viewers.

Missing from Sunday night's party? Justin Bieber, who sat out the Grammys this year. Instead, the pop star decided instead to do a livestream web chat with fans during the awards ceremony, but technical difficulties scuttled those plans.

"Livestream is over capacity and not letting me in the room. Give me a second," Bieber tweeted, letting his frustration show. "Since nothing is working and I'm super-upset, I feel I gotta make it up to you. I should post a new song on Twitter so you can still be excited."

Bieber had decided to forgo the awards show after not receiving a single nomination.

The dating food guide

Dr. Dawn Harper, a health expert on the award winning British TV show Embarrassing Bodies, talks us through what we should and shouldn't eat or drink before, during and after a hot date.

ROMINA McGUINNESS
romina.mcguinness@metro.lu

BEFORE

TAKE A PROBIOTIC If you know that you suffer from gas, taking a probiotic (as a supplement or in your yogurt or cereal) will help with your digestion.

BEAT THE BLOAT Constipation causes bloating. Increase the fibre in your diet by eating more fruit and vegetables two to three days before the date.

FILL UP ON H_2O Drink plenty of fluids. A dehydrated mouth is a smelly one.

DON'T DRINK ON AN EMPTY STOMACH But if you're going for dinner, you can't afford to be too full either. Have something small, like a cookie and a glass of milk, to line your stomach.

DURING THE DATE

SKIP THE SPAGHETTI If I were going out to impress, I wouldn't order a pasta-based dish. I've yet to meet somebody who could eat spaghetti easily — it may dribble down your face. Choose something you know you can eat relatively elegantly.

AVOID GASSY FOODS Our body produces around two litres of bowel gas a day ... but you don't want to be burping or breaking wind when you're trying to have a romantic evening, do you? Foods such as beans, pulses, onions, cabbage, sprouts, cauliflower and artichokes increase production of gas. Avoid any awkwardness by removing these foods from your diet for a while.

SKIP THE ESPRESSO End the meal with a peppermint tea or a sweet. This will freshen your breath and help ease digestion.

PACE YOURSELF Eat slowly! It can take 20 minutes for the hormones secreted in your stomach to get the message through to the brain indicating that you're full. If you eat too fast, you may have overdone it by the time your brain goes, "Wait, slow down!" And then you'll be left with that horrible feeling that you've got a brick lodged in your stomach.

WATCH YOUR MOUTH Spicy or garlicky foods can cause bad breath. Be conscious of what your other half is eating and follow suit. Tip: if your dish comes with a parsley garnish, chew on that as it will help get rid of any nasty smells in your mouth.

AFTER

DON'T SAY WE DIDN'T WARN YOU... If you were a complete pig at dinner, then you're probably going to want to lie down, hold your belly and groan. You won't be up for a night of passion.

PRACTISE SAFE SEX ... The nicest people can and do get sexually transmitted diseases. You might be out with Mr. or Ms. Wonderful — but genitals don't know that, and neither do the bugs that party down there. Make sure you use protection — if you're not crippled by stomach cramps from eating too much food, that is.

Close encounters

...and other health issues you might want to be aware of

Teeth. According to Harper, we should all be brushing our teeth twice a day and flossing at least once. Doing so will remove the tiny particles lodged between the teeth, which can become a source of bad breath when broken down by bacteria. You can also use a tongue scraper.

Food hygiene. Avoid buffet style meals, warns Harper: "Food that's been out hanging around at room temperature for a long while is more likely to be contaminated."

Body odor. You sweat, you wash— makes sense, right? Ironically, that's actually the worst thing you could do. "Fresh sweat doesn't smell— pungent BO is the result of sweat being broken down by the bacteria on your skin," says Harper. "This is because the skin is slightly acidic, so when you use a normal perfumed soap, which is slightly alkaline, you're changing the PH of the skin and creating an environment that's better for the bacteria to grow. It's a vicious cycle. The bacteria have had a chance to replicate and proliferate and now there are more of them breaking the sweat down, making the smell worse. Use PH balanced soap to slow down the production of bacteria."

Best Health Minute

Health truths and falsehoods

BEST HEALTH MINUTE
Bonnie Munday
Editor-in-chief
Best Health Magazine

In each issue of Best Health magazine, we offer Canadians real answers to everyday questions when it comes to health, beauty, fitness and nutrition. One of our regular columns is What Works, What Doesn't, and it appears in our January/February issue, on newsstands now. Here are some highlights from that article:

While mouthwash kills germs in your mouth, it is powerless against the common cold. ISTOCK PHOTOS

1. Will mouthwash actually kill cold germs?
No. While oral rinses with antiseptics do kill germs that live in your mouth, they don't protect against or treat the common cold.

2. Can eating fish fight depression?
Yes. The rates of serious depression are lowest in countries where lots of fish is consumed. The brain is about 60 per cent fat, much of it in the form of the DHA and EPA omega-3 fatty acids in fish. Depressed people tend to have low blood levels of DHA and EPA.

3. Do you still need to wear sunglasses in winter?
Yes. Sunglasses protect against common vision-robbing conditions, such as cataracts and age-related macular degeneration, caused by the sun's ultraviolet rays. Sunglasses are not just for summer. Snow reflects 80 per cent of sunlight — three times more than water and five times more than sand.

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Fat Tuesday slims down with Red Beans and Rice Soup

With Mardi Gras upon us, turn the classic Red Beans and Rice dish into a hearty (and healthy) soup fit for a Mardi Gras party.

All it takes to transform the standard Red Beans and Rice into soup is the addition of celery, onion and green bell peppers (often called the "Holy Trinity" of New Orleans cuisine), a little Creole seasoning, some chicken stock, and andouille sausage.

By the way, this soup is even better a few days later, and it freezes well.

This recipe serves eight. MATTHEW MEAD/ THE ASSOCIATED PRESS

1. In saucepan over medium, heat oil. Add sausage and cook, stirring occasionally, until lightly browned, 5 minutes. Use slotted spoon to transfer to a bowl.

2. Add onion to saucepan and cook, stirring occasionally, until golden, 5 minutes. Add garlic and Creole seasoning and cook, stirring, 1 minute.

3. While onion and garlic are cooking, mash 1 cup of kidney beans with fork, then add them to saucepan. Add celery, pepper, remaining whole beans, chicken broth and bay leaf. Bring mix to a boil, then reduce to a simmer and cook for 15 minutes, stirring occasionally.

4. Stir in reserved sausage and the cooked rice. Cook until heated through. Discard the bay leaf before serving.

Ingredients

- 2 tbsp olive oil
- 9 oz (3 links) turkey or chicken andouille sausage, diced into 1/2-inch chunks
- 2 cups medium chopped yellow onion
- 3 cloves garlic, minced
- 1 tbsp Creole seasoning (purchased or use the recipe below)
- Two 15 1/2 -oz cans low-sodium red kidney beans, drained and rinsed
- 2 cups chopped celery
- 1 1/2 cups chopped green or red bell pepper
- 6 cups low-sodium chicken broth
- 1 Turkish bay leaf
- 1 1/2 cups cooked brown rice (1/2 cup uncooked produces 1 1/2 cups cooked)

Creole Seasoning

- 1 tbsp plus 1 teaspoon hot paprika
- 1 tbsp garlic powder
- 1 1/2 tsp each onion powder, cayenne, dried oregano, dried thyme
- 1 tsp each ground black pepper, kosher salt

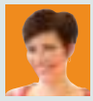
Creole Seasoning

1. In a small bowl combine all ingredients. Store in airtight container for up to 6 months.

THE ASSOCIATED PRESS/SARA MOULTON, AUTHOR OF SARA MOULTON'S EVERYDAY FAMILY DINNERS.

Health Solutions

Chocolate outside of the box



NUTRI-BITES
Theresa Albert
DHN, RNCP
myfriendinfood.com

My funny valentine, you are going to have to think outside the box this year in your love purchase.

There are ways to show your affection without all that sugar and fat. And I promise, it will feel just as sweet.

Here are three ideas:

Cocoa nibs in a grinder

Nibs are bits of the whole cocoa fruit before all the processing, which means that they retain their full antioxidant power. A beautiful grinder that sits next to the pepper mill will remind me all year not only to use the nibs on everything as I do pepper, but also that you thought of me deeply.

Whip up a Mexican Hot cocoa mix

Organic cocoa powder, skim milk powder, organic cane sugar, cinnamon, pinch of chili pepper. A couple of spoons of this in a cup of boiling water and all I will be able to think about is spooning.

At least 70 per cent cocoa, please

If you are going to buy me straight up, good old chocolate, make it the finest, organic, fair trade dark stuff that has at least 70 per cent cocoa. We may as well love the rest of the world as much as we love each other.

THERESA ALBERT IS A FOOD COMMUNICATIONS CONSULTANT AND PRIVATE NUTRITIONIST IN TORONTO. SHE IS @THERESAALBERT ON TWITTER AND FOUND DAILY AT MYFRIENDINFOOD.COM

Banana Bourbon Bread Pudding: sweet side of Mardi Gras

Bananas Foster and bread pudding are two of the most popular desserts in New Orleans.

So in honour of the over-the-top nature of Mardi Gras, this more-is-better approach combines them into one.

Top a simple baked banana-pecan bread pudding with a classic hard sauce — including a healthy dose of bourbon, of course — which becomes a gooey icing that melts into the dessert and hardens as it cools.

If that's not your style, top the treat with a scoop of butter pecan ice cream.

This recipe serves 16. MATTHEW MEAD/ THE ASSOCIATED PRESS

1. Heat oven to 350 F. Coat 9-by-13-inch baking pan with cooking spray.

2. On rimmed baking sheet, arrange cubed banana and French or Italian breads in even layer. Bake 15 minutes, or until lightly toasted. Set aside.

3. In bowl, whisk mashed bananas, eggs and sugar. While whisking, pour in the hot milk, then add vanilla and allspice. Gently mix in toasted bread cubes and pecans, then spoon mix into prepared pan. Bake until puffed and cooked through, about 30 minutes.

4. Meanwhile, prepare sauce. In bowl, use an electric mixer to beat the butter until smooth and soft. Add the powdered sugar and beat until well incorporated. Add the bourbon and stir until smooth. Set aside.

5. When the bread pudding has finished baking, dollop the hard sauce over the surface, spreading it as necessary to allow it to melt evenly over the surface. Serve the bread pudding warm.

THE ASSOCIATED PRESS

Ingredients

For the bread pudding:

- 1 loaf (about 14 oz) banana bread, cubed
- 4 cups (8 oz) cubed French or Italian bread
- 2 very ripe bananas, mashed
- 3 eggs
- 1 cup sugar
- 3 cups milk, hot
- 1 tsp vanilla extract
- 1/2 tsp ground allspice
- 1/2 cup pecans, toasted and chopped

For the bourbon hard sauce:

- 1/2 cup (1 stick) butter, softened
- 2 cups powdered sugar, sifted
- 1/4 cup Bourbon

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Be the good kind of gym rat: watch your etiquette

My biggest pet peeve is rude and self-centred people at the gym. Is there such a thing as gym etiquette?

CHARLES THE BUTLER
askcharlesthebutler@metronews.ca
For more, visit charlesmacpherson.com

Yes! There are some good etiquette rules for the gym.

Now that many of us are trying to be good this new year, it is important to be considerate of others while at the gym.

The gym can by a busy place, particularly at peak times, so keep the following in mind.

1. Whenever you use a piece of equipment always remember to wipe it down after you have used it. Nobody wants to use a machine with your sweat on it.

2. Always try and keep your workout time to a maximum of 30 minutes per machine (perhaps less in peak times). Some gyms have different rules, so follow them, but if nothing is posted, always think of the other people who are waiting and go do something else.

3. Be mindful of using your cellphone in the gym area. If you do get a call you should leave the gym to have your conversation to avoid your conversation from bothering others.

4. Put your equipment away after you have used it. Don't leave heavy weights on machines for others to deal with or your hand weights on the floor. This is just plain rude.

5. When working out at the gym, you should be clean and wear deodorant. There is nothing worse than smelling someone who is unclean and needs a shower.

"Hi, I'm bothering everybody else in this gym!" ISTOCK IMAGES

Top 5 romantic places to be kissed

Oh, Valentine's Day. Next to New Year's Eve, it's the day many Canadians actually care about whether they have a special someone to lock lips with. While the key to fun tonsil hockey is being into the person you're doing it with, the right backdrop can take the experience from "that was fine" to "I saw fireworks!" So whether you've already been struck by cupid's arrow or are single and ready to mingle, here's the top 5 most romantic places in Canada to get kissed.

MAE BOWRING
life@metronews.ca

Whitehorse

Witnessing the magic of the Northern Lights, or Aurora Borealis, should be on the bucket list of all Canadians, and it's an especially romantic setting at this time of year. There isn't a better time to lean in for a kiss as waves of pink, green, blue and yellow dance across the night sky.

Old Montreal

Between the cobble stone streets, fashion boutiques and cosy restaurants, it's hard not to feel like you've been transported to Europe when in Old Montreal. Use the cold weather as an excuse to get closer. Share some hot chocolate as you explore the city and maybe later, each other's lips.

Victoria

Recently voted the most romantic city in Canada by Amazon.ca, this B.C. city has a picturesque inner harbour that could make any tourist wonder, "Why don't I live here?" Take a stroll along the waterfront and steal your kiss in front of the city's parliament building, which looks spectacular when lit up at night.

Kingston

The dark horse on this list, Kingstonians know there's much more to their city than limestone and penitentiaries. A stroll through the shops on Princess Street is the perfect date activity. Tip: there are plenty of alcoves and quiet walkways to sneak into to enjoy a we're-about-to-get-caught kiss.

Toronto

Sometimes it's hard to call Hogtown pretty, but from the top of the CN Tower on a clear night, the view can be downright breathtaking — and romantic. If your kiss atop the tower leaves a lasting impression, go back in the summer and relive the romance while doing the EdgeWalk. That's a souvenir photo you'll want to keep.

How to love Valentine's Day ... on your own

Valentine's Day. It may be a yearly highlight for those with a significant other, but what if you are single... or recently back on the market? Metro asked writer Mae Bowring to find an alternative way to spend the holiday

MAE BOWRING
life@metronews.ca

Surviving the holidays was hard enough dodging awkward questions about where my boyfriend was and having to quietly explain that we're no longer two peas in a pod.

So with Feb. 14 staring me down and no beau in sight, I decided to get into the spirit of the so-called Hallmark holiday and treat myself to the perfect Valentine's Day getaway.

With one of my favourite single girlfriends in tow, we arrived in Oakville, Ont. to discover the top five things a singleton must do to celebrate their love — for themselves — on Valentine's Day.

Get your glow on

Harsh winter winds make my face look more chapped and flaky than fresh and dewy, so my friend and I didn't hesitate to surrender our skin to the experts at Qi Tranquility Spa. Sticking with the Valentine's Day theme, they treated us to a strawberry and chocolate facial that was blissfully relaxing when I wasn't thinking about licking my own face. The spa's "it's not me, it's you" anti-Valentine's packages are specifically designed for the happily single.

Single on Valentine's Day? You can still have a nice relaxing day. ISTOCK IMAGES

Feel great from the inside out

The last place you'll find a single woman the week before Valentine's Day is trying on a sexy bra, but that's exactly why we stopped by Inside Story Fine Lingerie. With 85 per cent of women wearing the wrong bra size, it's smart to get measured regularly. We discovered that wearing lingerie is exhilarating and empowering, even if it's just us who see it.

Dress to impress

Impress yourself, that is. It's easy when you're single to live in sweatpants, but being alone is exactly why you should make the extra effort. When you look together, you feel better and walk just a little bit taller. I swung by Mendocino and bought a black leather vest that I can wear in the office or on the next girls' night out. Avalon Fine Jewellery had the necklace I'd been pining for and Lole's stylish sportswear attracted the runner in me.

Roll out the red carpet

I've worn beautiful dresses to weddings before, but slipping into a ball gown brought out my inner Cinderella. Once the ladies at By Tocca, an all-occasion evening wear boutique, zipped me into a stunning animal print one-shoulder gown by Canadian designer Wayne Clark, I felt the urge to twirl. It reminded me of the importance of playing dress up every once in a while, no matter what your age.

Eat in style

Just because you're dining for one doesn't mean you have to stay home and eat frozen pizza. This is the perfect opportunity to give in to your palate's desire. For lunch we sampled chef Thiru's crispy masala dosa and Indian cuisine at Suvai. Fresh oysters (an aphrodisiac) and a piping hot lamb soufflé was on the menu at nearby Jonathans for dinner, leaving us grateful that we arrived hungry, because we were going home stuffed.

THE WRITER WAS A GUEST OF THE DOWNTOWN OAKVILLE BIA

metro

RRSP GUIDE

Tuesday, February 12, 2013

When is a loan right for you?

YLVA VAN BUUREN
For Metro

A lump sum RRSP loan can help reduce your gross income, which reduces the amount of taxes you owe. COMSTOCK IMAGES/THINKSTOCK

It's a common scenario at tax time — the accountant preparing your personal tax return calls to say that you owe money ... and you should buy RRSPs to reduce the tax bill. If extra funds are not available, should you rush out and get a loan?

"Unfortunately, most people make RRSP loan decisions on the spur of the moment," says Stephanie Holmes-Winton, CEO, The Money Finder, Halifax, and a member of Advocis, The Financial Advisors Association of Canada. "And it should really be a thought-out part of their financial plan."

Reducing your tax bill is one of the reasons why many people buy RRSPs — and that makes sense, says Anthony Williams, Canadian Institute of Financial Planning, vice-president of academic affairs. A lump sum RRSP loan will help reduce your gross income, which reduces the amount of taxes you owe.

At the same time, putting a lump sum amount in all at once allows your money to grow more over time, Williams said, because it's in there longer — compared to if you put in the same amount but made monthly contributions.

Another reason people take a large sum RRSP loan is because it may trigger a tax refund, but that can work against you, too, if you aren't careful.

Here are three scenarios where you might want to reconsider an RRSP loan:

You aren't a disciplined money manager

"Borrowing money to get a tax refund and then spending that refund on 'whatever' is not recommended," Holmes-Winton said.

"You end up paying the loan back with after-tax dollars plus interest."

It's better to apply the refund cheque to the RRSP loan and lower the principal. Some banks structure RRSP loans so the first payment won't apply until after you get the tax refund.

The new monthly payment will not be manageable

A loan means there is a debt obligation and you will have to have the cash flow to make the monthly payment. Some people have to supplement their income, Holmes-Winton said, by using credit cards and lines of credit and they end up in worse shape.

The loan costs more than you think

Sometimes there are payment free periods of time, but extra interest costs or administrative fees. Always read the fine print, and don't rush into anything.

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Contributions. Program allows you to upgrade your education

MICHELLE WILLIAMS
For Metro

A new government program is making education upgrading easier for Canadians. ISTOCKPHOTO/THINKSTOCK

In recent years, the number of Canadians of all ages starting over in new careers has hit an all-time high. Maybe you have always wanted to explore new opportunities — or perhaps you have been caught in your company's downsizing and you need to establish yourself in a new vocation. The quandary is how to support yourself and your family while you retrain.

"A new government program is making education upgrading easier for Canadians," explains Serena Cheng, director of Wealth Management and investment adviser with Richardson GMP in Toronto. "The Lifelong Learning Plan allows you to use your RRSP contributions to pay for training for you or your spouse."

The Lifelong Learning Plan (LLP) allows you to take out up to $10,000 annually from your RRSPs to a total of $20,000 in more than a four-year period for you or your spouse, but not for your children's education. The best part — you will continue to be sheltered from paying taxes on the withdrawal. You will have to repay your RRSP over a 10-year period; any funds not repaid after the 10-year deadline will count as income and be taxed.

To participate in the program, there are conditions to meet. While you can use the funds to pay any expenses, you must be registered full time (disabled individuals may be registered part time) in a qualifying program at an approved educational institution. You must reside in Canada and complete your program before 71 years of age.

Participation in the LLP program is available as many times as you want over your lifetime, provided you pay back your RRSP contribution before you apply for a new program. Typically, repayments must start in the fifth year after the first withdrawal to avoid tax penalties.

"This plan is a great incentive to get retrained if you are starting over in a new career, but you want to make sure you see yourself moving into the particular field you're training for before you decide to dissolve your assets," Cheng said. "It would be a shame to lose out on the deferred growth of your RRSP and discover part way through the program that this isn't the field for you."

For more information on the Lifelong Learning Plan and more ways to use RRSP contributions to train for a new career, contact a certified financial planner or your local financial institution.

Pool your savings with a spousal RRSP

When one person in a married or common-law couple has a much higher income than the other, it's a great idea to open a spousal RRSP, especially if you intend to retire before age 65, says Dean Owen, a personal financial adviser in Saskatoon and past chair of ADVOCIS, The Financial Advisors Association of Canada.

A spousal RRSP allows a couple to build up the pool of savings for the person with the lower income so that at retirement there are equal amounts of RRSPs.

"Basically, it's a smart tax move with the intention of income splitting," says Anthony Williams, vice-president of academic affairs, Canadian Institute of Financial Planning. "You're shifting income from the higher income earning spouse to the lower income earning spouse with the objective of reducing the accumulative family tax bill."

How does it work? The spouse with the higher income opens — and contributes to — a spousal RRSP in the partner's name. How much the contributor puts into the RRSP depends on what their contribution limit is that year. If it's $20,000, for example, they can put the entire amount into their own RRSP, they can put the entire amount into the spousal RRSP, or they can split the amount between the two plans. But they can't go over the limit, Owen said.

While the contributor gets the tax deduction today, "the idea is to even out your retirement savings so you can keep the taxes you pay when you are retired as low as possible," Owen said. Instead of withdrawing $60,000 from one person's fund, for example, each person withdraws $30,000 and is taxed at a lower tax bracket.

One caveat is that funds must not be withdrawn for at least three years. If they are withdrawn, the money is attributed back to the contributor who pays the tax bill. When withdrawal occurs after this attribution period, the tax is paid by the owner.

YLVA VAN BUUREN

RRSPs can be a good way to finance a home purchase. ISTOCKPHOTO/THINKSTOCK

Homebuyers can take advantage of new plan

MICHELLE WILLIAMS
For Metro

Your dream home just posted a "For Sale" sign — but your assets are tied up in RRSPs. Do you let this opportunity pass you by?

"Not at all," says Serena Cheng, director of Wealth Management and investment adviser with Richardson GMP in Toronto. "RRSPs can be a great way to finance a home purchase. If you're a first-time buyer, take advantage of your RRSP investments to buy a home with the federal Home Buyer's Plan."

Home Buyer's Plan (HBP) is a government program that allows first-time buyers to withdraw as much as $25,000 from RRSP contributions to buy or build a home for themselves or a related disabled person. "The biggest benefits are that you don't have to pay taxes on this amount, and you have 15 years to pay it back to your RRSP fund," Cheng said. "And if you are purchasing the home with your spouse or partner, you can each withdraw $25,000."

One firm condition is that payments to reimburse your account must be at least 1/15th of the amount each year. If you can't repay annually, you must pay tax on the amount. Among the other conditions: You must reside in Canada and purchase your home in Canada; the home must be your primary residence; you must be a first-time buyer or have not owned your principal residence for a period of at least five years; and you must be participating in this plan for the first time.

"The HBP is a good way to get your hands on cash for a down payment, but one disadvantage is that you do lose out on the deferred growth of the RRSP," Cheng said. "You also have to be committed to paying it back on schedule to protect yourself against tax penalties.

For more information on the Home Buyer's Plan and more ways to use RRSP contributions to purchase your home, contact a certified financial planner or your local financial institution.

Pitfalls investors should avoid

TALBOT BOGGS
Smart Investing

While the registered retirement savings plan (RRSP) is a great vehicle to help Canadians save for their retirement, there are some pitfalls that investors may not know about and should try to avoid.

Many people, for example, confuse their contribution limit with the deduction limit.

The deduction limit is set at 18 per cent of your previous year's earned income, up to a dollar limit, which changes every year. The maximum dollar limit for the 2012 tax year is $22,970, up from $22,450 in 2011, and will rise to $23,820 in 2013. It is contained in the notice of assessment that you get each year from the Canada Revenue Agency after you have filed your return.

Another pitfall can be saving too much in your RRSP and having too many accounts. An RRSP of between $700,000 and $2 million, for example, may sound great, but that money will be taxed at some point. A retiree with such a large plan would be in the 46 per cent tax bracket and would have their Old Age Security (OAS) clawed back.

Try not to make the same mistakes other investors make when it comes to RRSPs. FIONLINE/THINKSTOCK

Having your financial assets spread over several plans can lead to a disorganized investment strategy, duplication, inappropriate asset allocation and paying more fees than if all investments were consolidated in one account.

Waiting to the last minute to make your contribution is another common pitfall. It can lead to making emotional decisions or parking the money for too long on the sidelines. By contributing early or making regular contributions during the year you get the tax-sheltered returns starting sooner and get the advantages of dollar cost averaging.

Many people also may be investing in the wrong things in their RRSP. As a general rule, it's better to invest in fixed income in your RRSP and equities outside of your RRSP in a non-registered account.

THE CANADIAN PRESS

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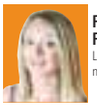
The fastest relationship killer is financial stress. So think frugal this year. ISTOCK IMAGES

Do something hot this Valentine's Day: save your dough



FUN AND FRUGAL
Lesley Scorgie
money@metronews.ca

According to a variety of recent bank surveys, the average couple spends between $200 and $400 to celebrate Valentine's Day. The majority of those costs are borne by men.

If you're like most North Americans, still feeling the pinch of credit card bills from December's holiday season, don't blow out your budget on Feb. 14. Treat your valentine to a low-cost and meaningful experience.

Try these ideas to celebrate.

In this crazy, busy age we live in, quality time with your partner is special. So block off your calendar on Feb. 14 and commit to celebrate it together. On your special day, remove interruptions such as cellphones and computers.

Rather than going out for an expensive dinner, have dessert and coffee at a local café instead. Alternatively, make dinner at home. No, you don't need to be Jamie Oliver to cook a great meal. Download a recipe and follow the steps with fresh ingredients. Plus, if you plan your menu around what's on sale at your local grocer, you could save a bundle.

After your romantic home cooked meal (add candlelight for romantic ambiance), download a movie from Netflix or rent a classic film for free from the library. Alternatively, read to each other by a fire or bundle up and go for a stroll outside.

Ditch traditional flowers and buy your love a plant that blooms with flowers year round. Skip the card exchange and write each other love notes instead.

Stumped for words? Simply write what you love about your partner.

If you decide to purchase a gift, hunt around for coupons or buy an on-sale experience you can enjoy together at a less expensive time of year. Alternatively, make a homemade gift by baking, design a scavenger hunt with chocolates, or offer IOU gift certificates to share various household duties.

Remember that when times are lean, many couples choose to spend no money at all. Instead they give the gift of quality time.

If you think it's uncool to be frugal on Valentine's Day, think again. The fastest relationship killer is financial stress. So, why overspend when it could jeopardize the health of your relationship?

Follow Lesley on Twitter @LesleyScorgie

Hold off on investing your RRSP contribution

Alison on Money.
Too many mutual funds have high sales commission — there is a better way

YOUR MONEY
Alison Griffiths
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Canadians are afflicted with some of the highest mutual fund fees in the world. ISTOCK IMAGES

Don't invest that RRSP contribution! At least, not yet. I've got a better idea than throwing money into the mishmash of mutual funds that are probably littering your portfolio.

These days, far too many mutual funds have high sales commissions and MERs (management expense ratios) that drag down return. And by the way, Canadians are afflicted with some of the highest mutual fund fees in the world.

Most mutual funds are sold by commissioned sales people. A recent and stunning study, co-authored by University of Toronto's Rotman School of Management economist Susan Christoffersen, demonstrates that up-front fees, paid when you purchase front end load mutual funds, and ongoing trailer fees, paid to advisors annually, result in biased advice.

"Both fees bring dollars in the door (for mutual fund companies) and both alter recommendations," she emphasizes.

The bias, not surprisingly, is toward funds that offer higher compensation to the sales person. The study showed a direct link between higher fees and lower performance.

In my opinion, most investors are better off choosing low fee exchange traded funds (ETFs). These products trade like stocks and mirror the performance of an index such as the Dow Jones Industrial Average or the domestic S&P\TSX Composite Index.

There's a ton of ETFs now available. Here are some of my favourites that focus on dividend paying companies.

The ticker symbol, MER and yield are in brackets.

Canada
1. iShares Dow Jones Canada Selected Dividend (XDV, .30 per cent, 4.12 per cent)
2. BMO Canadian Dividend ETF (ZDV, .35 per cent, 5.67 per cent)
3. Vanguard Canadian High Dividend Yield (VDY, .30 per cent,*)

*** THIS ETF IS TOO NEW TO LIST YIELD BUT THE UNDERLYING INDEX CURRENTLY YIELDS ABOUT 4.19 PER CENT**

U.S.
1. iShares U.S. High Dividend Equity Index (XHD, .30 per cent,**)

**** ALSO A NEW OFFERING, THE INDEX YIELDS 4.11 PER CENT**

2. BMO S&P 500 Index (ZSP, .15 per cent, 2.20 per cent)

Though BMO's ZSP is a broad market ETF, I like it because it isn't hedged to the Canadian dollar. If the dollar settles to more historic levels investors will gain, as the units will be worth more. Of course if the dollar goes up the reverse will be true.

Pick one ETF for Canada and one for the U.S. and you're set.

Contact Alison at griffiths.alison@gmail.com or alisongriffiths.ca

Average MER

The average MER for most Canadian ETFs is under .35 per cent while the average MER for equity mutual funds is 2.25 per cent.

NFL

Vick agrees to Eagles contract

Michael Vick took a significant pay cut to stay with the Philadelphia Eagles and compete for a starting job.

The four-time Pro Bowl quarterback agreed Monday to a restructured three-year contract with the Eagles, just two seasons after signing a $100 million extension that included $35.5 million in guaranteed money. The new deal is essentially for one year, however.

A source familiar with the contract said Vick could earn up to $10 million in 2013 if he meets all his performance incentives and the team will void the remaining two years on March 15. That person spoke on condition of anonymity because the terms haven't been released.

THE ASSOCIATED PRESS

NHL

Leafs' Grabovski not punished for alleged biting

The NHL will not suspend Toronto Maple Leafs forward Mikhail Grabovski for an alleged biting incident in Saturday's game against Montreal.

The league said there was no conclusive evidence that Grabovski bit Canadiens forward Max Pacioretty.

Pacioretty says he got a precautionary tetanus shot after the incident in Toronto's 6-0 victory.

The forward emerged from the skirmish showing his arm to the officials and claiming that Grabovski bit him.

"It was an emotional game," Pacioretty said Monday.

"It got out of hand. People were fired up."

THE CANADIAN PRESS

Athletes still benefiting from '88 Calgary Games

Sochi Olympics. Smart planning built the road and paved it for Canadian winter athletes to become some of the world's best

The founding fathers of the 1988 Winter Olympics had financial foresight.

While Olympic host cities of today build temporary sports venues or convert permanent ones into other types of facilities, Calgary's five are still heavily used for their intended purpose a quarter-century later.

Canada Olympic Park, Scotiabank Saddledome, Canmore Nordic Centre, the Olympic Oval and Nakiska Ski Resort continue to serve all levels of athletes, from recreational to Olympian to pro.

"It has become sort of the best dream we could have had back then," says Frank King, the chairman of Calgary's organizing committee.

"We all did say 'This is not a 16-day event that when it's over, everyone pulls down the tents ...' Everything was to be permanent.

"The athletes were to be given ways and means to develop themselves to be world competitive."

Calgary won the bid to host the first Winter Olympics in Canada on the city's fourth try. Opening Feb. 13 and closing Feb. 28, they were the first Winter Games to be 16 days instead of 12.

The longer span was key in negotiating what was then a record U.S. television contract of $309 million, says King, which contributed to Calgary turning a profit.

The '88 legacy is due in no small part to the endowment funds given after the closing ceremonies to the Calgary Olympic Development Association.

The organization, rebranded WinSport a few years ago, remains the caretaker of the funds, paying for the operation and expansion of much of that legacy.

According to WinSport documents, CODA was given two endowment funds totalling $66 million to invest. The portfolio reached $185 million in 2007 before nose-diving almost 40 per cent during the recession.

The portfolio is recovering, according to WinSport CEO Dan O'Neill.

"The people who set this fund up here originally, I can't say enough about their foresight," O'Neill says.

"Every time I talk to them I say, 'You guys don't know what you did here.' They do know what they did here, (but) most people don't know what they did ..."

What they did was build the road and pave it for Canada to become one of the world's winter sport powers.

The host team didn't do well in 1988, with just a pair of silver medals and three bronze, but 25 years later, Canada's target at the 2014 Winter Olympics in Sochi, Russia, is to win more medals than any other country.

Canada won the most gold medals at the 2010 Winter Games in Vancouver with 14 and ranked third in the overall medal count with 26.

According to a report commissioned by the Vancouver 2010 organizing committee, almost three quarters of Canada's 2006 medallists in Turin, Italy, were either from Alberta or trained in the province at facilities left over from 1988.

"We had some success in Calgary and we built on that," says Own The Podium chief executive officer Anne Merklinger. "It was really the seed for our success in winter sport."

THE CANADIAN PRESS

Olympic legacy

"I think we've been fortunate enough here in Calgary, that each time (the) baton has been handed to someone else, they made a little bit of an improvement on what the person did before."

WinSport CEO Dan O'Neill

Figure skating champion Brian Orser leads the Canadian Olympic team into McMahon Stadium in Calgary during the opening ceremonies of the XV Olympic Winter Games on Feb. 13, 1988. Canadian winter athletes continue to benefit from the money and facilities provided by the Calgary Games.

PAUL CHIASSON/THE CANADIAN PRESS

IOC board to cut 1 Olympic sport for 2020

A countdown clock for the 2014 Sochi Olympics installed outside the Kremlin in Manezh Square, with the Kremlin's Spassky Tower at right in the background in Moscow, Russia. MIKHAIL METZEL/THE ASSOCIATED PRESS

IOC leaders are meeting this week to decide which sport to drop from the Olympic program.

At a two-day IOC executive board meeting opening Tuesday, the IOC will also review preparations for the Winter Olympics in Sochi — less than a year away — and the 2016 Summer Games in Rio de Janeiro, as well as select a short list of finalists for the 2018 Youth Olympics.

Modern pentathlon, a tradition-steeped contest invented by the founder of the modern Olympics, is expected to face close scrutiny when the board considers which of the current 26 summer Olympic sports to remove from the program of the 2020 Games. Taking out one sport will make way for a new sport to be added to the program later this year.

The executive board will review a report from the IOC program commission assessing each of the sports contested at last summer's London Olympics.

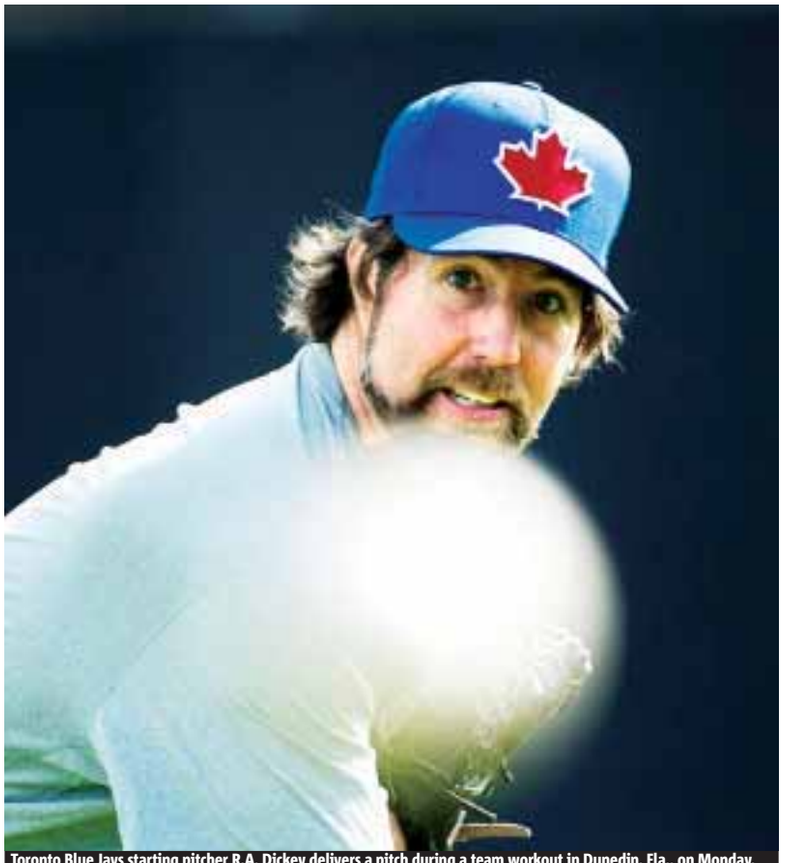
The report analyzes more than three-dozen criteria, including television ratings, ticket sales, anti-doping policy and global participation and popularity. With no official rankings or recommendations contained in the report, the final decision by the 15-member executive board will likely be influenced by political, emotional and sentimental factors.

THE ASSOCIATED PRESS

Doping

This week, the IOC will also discuss the crisis in cycling following the doping revelations that led to Armstrong being stripped of his seven Tour de France titles. Armstrong was also stripped by the IOC of his bronze medal from the 2000 Sydney Games.

4 SPORTS



Toronto Blue Jays starting pitcher R.A. Dickey delivers a pitch during a team workout in Dunedin, Fla., on Monday. Even in spring training, hopes are sky high around the big-spending Blue Jays. NATHAN DENETTE/THE CANADIAN PRESS

Sun rising on Jays' season following major facelift

MLB. Handful of players report to spring training ahead of schedule

The Smashing Pumpkins' Tonight, Tonight blared from the press box Monday as Jose Bautista cracked balls from the batting cage at the Florida Auto Exchange Stadium.

The morning sun beat down on this sleepy slice of Florida while Bautista swung to Billy Corgan singing "Believe, believe in me, believe. That life can change, that you're not stuck in vain. We're not the same, we're different tonight. Tonight, so bright."

Pitchers and catchers don't report until Tuesday but hopes are already sky high around the big-spending Blue Jays (73-89 last season, fourth in the AL East) in the wake of acquiring R.A. Dickey, Mark Buehrle, Josh Johnson, Jose Reyes, Melky Cabrera, Maicer Izturis and Emilio Bonifacio.

"We were, I think, hopefully optimistic last year. But I think this year we expect to win, that's the difference," said pitcher Brandon Morrow.

Bautista was all business, yelling, "Hey, we haven't even officially started yet. Jeez. Tomorrow," as he passed a media scrum around pitcher Drew Hutchison on his way to the field.

The Jays slugger bypassed the media on his way back to the clubhouse, saying he had to complete his workout. Later, he sent a message via a club official that he was running late and wouldn't be speaking to the media.

"We need him," Gibbons said of Bautista, whose 2012 season was cut short by wrist surgery. "If we're going to do anything, he's got to be a big part of that. THE CANADIAN PRESS

Behind the plate

Arencibia wants to catch knuckleball

J.P. Arencibia says he's looking forward to catching knuckleballer R.A. Dickey.

The Blue Jays also acquired catchers Henry Blanco, Josh Thole and Mike Nickeas, who have all handled Dickey in the past.

But, contrary to other assumptions, incumbent Arencibia says he wants to be at the other end of the Dickey floater.

"Our manager and Alex (GM Alex Anthopoulos) have talked to me and told me from the beginning that they want me to catch him," he said Monday. THE CANADIAN PRESS

See today's answers at metronews.ca/answers.

Horoscopes

♈ Aries
March 21 - April 20
Give yourself permission to dream. You may be a realist by nature but a little bit of fantasy is not a bad thing and could do wonders for your confidence. You may think of something you can use to your advantage.

♉ Taurus
April 21 - May 21
Everything seems to be moving in the right direction for you now but the downside is that certain people are resentful of your success and may try to blow you off course. Don't let it happen. Be ruthless if you must.

♊ Gemini
May 22 - June 21
Mercury, your ruler is on good terms with both Pluto and Saturn, so you will be thinking some pretty deep thoughts. Don't get too serious though. Yours is a sign that does best when things are kept as light-hearted as possible.

♋ Cancer
June 22 - July 23
You are appreciated by a great many people, probably more than you realize, and some of those people will go out of their way to show their gratitude towards you today. Enjoy your good fortune. You thoroughly deserve it.

♌ Leo
July 24 - Aug. 23
Changes on the work front will create new opportunities and if you are quick to react to them it won't be long before you are moving up in the world. Don't ever doubt that you are equal to the job — you're the best!

♍ Virgo
Aug. 24 - Sept. 23
Do you wish you were some place else than where you actually are? According to the planets, you are thinking about making some kind of move and it could be a big one. Don't just change the scenery, change your lifestyle too.

♎ Libra
Sept. 24 - Oct. 23
It's highly unlikely that you will get through the day without clashing with someone you believe is a threat to your security. You may in fact be entirely wrong, but it's better to be safe than sorry. Protect yourself.

♏ Scorpio
Oct. 24 - Nov. 22
Anyone who thinks they can get the better of you intellectually is living in cloud cuckoo land. Your sharp Scorpio mind will run circles around them today and they'll think twice before they take you on again.

♐ Sagittarius
Nov. 23 - Dec. 21
Stick to your timetable today — don't let anything distract you or let anyone lead you astray. You are on a very tight schedule at the moment and the slightest deviation could be disastrous. Make sure you're well organized.

♑ Capricorn
Dec. 22 - Jan. 20
There is a great deal of tension both at home and at work at the moment and the best way to get through it is to stay calm. Above all, watch what you say. You can be rather harsh in your comments sometimes.

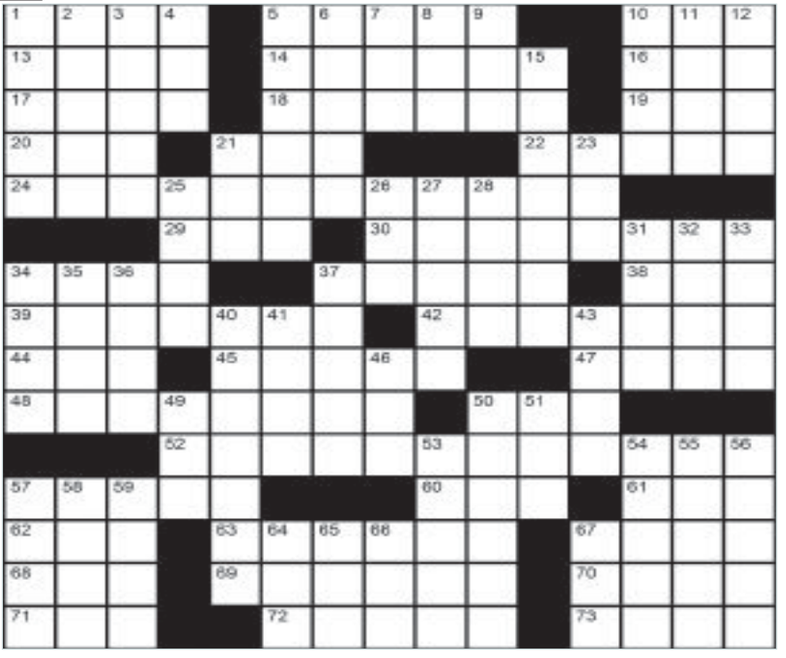
♒ Aquarius
Jan. 21 - Feb. 19
You have a whole load of plans but not everyone in your social circle or at work seems to share your enthusiasm. But what of it? If you have to do it all yourself then you won't have to share the spoils!

♓ Pisces
Feb. 20 - March 20
Mercury in your sign links with both Pluto and Saturn today, adding a sharp edge to your mind and an equally sharp edge to your tongue. Whatever it is you have to say, no one will fail to get the message.

SALLY BROMPTON

Crossword: Canada Across and Down

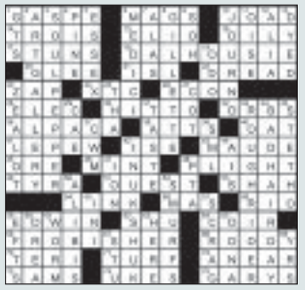
BY KELLY ANN BUCHANAN



Across
1. Model search series, "The __"
5. Canadian supermodel coach on #1-Across, Coco __
10. Motorists org.
13. DC Comics supervillain, __ Kadabra
14. Sir __ Hillary (Everest mountaineer)
16. Median, mini-ly
17. 'Super', in slang
18. Go-__
19. __ Lanka
20. 'John Hancock', e.g.
21. Actor Mr. Tognazzi
22. Search engine
24. Canadian singer/songwriter sisters: 3 wds.
29. Untruth
30. Justin Bieber's 'Believe __'
34. __/__ radio
37. Canadian pianist Mr. Gould
38. Grey Cup org.
39. Chocolate/caramel/nougat treat: 2 wds.
42. Instant coffee brand
44. "...man ___ mouse?"
45. "The Simpsons" convenience store, Kwik-_-__
47. 'Pseud' suffix
48. Fruit sugar
50. Singer Janis
52. 2001 Kevin Spacey movie set in Newfoundland, "The ___ __"
57. Guitarist, Lenny __
60. Pre-A.D. time alternative
61. Rap star, Tone-__
62. Purpose
63. Yellow-bordered mag since 1888: 2 wds.
67. Morning talk's Kelly
68. Philosophy
69. Queen Elizabeth's youngest son
70. Russian ruler, variantly
71. PBS funding org.
72. __-face (Reversal)
73. Actor Mr. Donovan

Down
1. 1859 Charles Gounod opera
2. Aussie actress Ms. Cornish
3. Allison Janney's "The West Wing" role, C.J. __
4. Head hearer
5. Music style
6. Ancient theatre
7. "Pick a Puppy" channel
8. Gilligan's dwelling
9. 'Prop' suffix (Fuel)
10. Money
11. Supersonic interceptor aircraft developed-then-halted in Canada in the 1950s, __ Arrow
12. Currency exchange fee
15. Rehearsals: 2 wds.
21. Prefix with 'cycle'
23. Writer Mr. Milne's
25. Donations
26. Music direction, __ segno
27. Fragrance
28. First-rate
31. _-__ highway
32. Questionable
33. Li'l mandarin-like fruit
34. "I __ __ the opinion that..."
35. Dave __ (1965 PGA Championship winner)
36. Herr's wife
37. Fathom
40. Dr. Norman __
41. Quant _ __ (For my part, in French)
43. Hartford, __.
46. Gym workout unit, commonly
49. Our version of NASA
50. Encrypted: 2 wds.
51. Birthday changer
53. French composer Jacques
54. Miss Doolittle of theatre
55. Tom of "The Dukes of Hazzard"
56. Frighten
57. Bathroom = Salle de __
58. Stand up
59. Ms. Stone of flicks
64. Dictionary abbr.
65. Couple
66. Guy opposite
67. Sales slip, shortly

Yesterday's Crossword



Sudoku

How to play
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

9		1				3		2
	2		8		5		7	
6			9		3			4
		6	2		4	9		
		7	1		6	8		
5			4		2			1
	9		7		1		4	
7		4				2		3

Yesterday's Sudoku

7	9	3	4	8	2	6	1	5
5	1	8	3	9	6	7	4	2
2	6	4	7	5	1	8	9	3
9	8	7	1	3	4	5	2	6
3	5	2	6	7	9	1	8	4
1	4	6	5	2	8	9	3	7
4	2	5	8	1	7	3	6	9
6	3	1	9	4	5	2	7	8
8	7	9	2	6	3	4	5	1

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